

**SANTAMARIA AFFIDAVIT
EXHIBIT N
PLAINTIFF'S DEPOSITION
PP 86-87**

1

JANKOUSKY

86

2 that there was a deposit at another branch the
3 day before --

4 A Yes.

5 Q -- was that researched?

6 A Yes.

7 Q Was such a deposit made?

8 A Yes.

9 Q Did it clear?

10 A I don't know if that deposit
11 cleared that day. No, I don't know. It was
12 put into, I believe, it was encoded
13 improperly. It wasn't showing up in his
14 account.

15 Q So as a result, this thing hit the
16 overdraft list?

17 A Yes.

18 Q How did Mr. Santamaria become
19 involved, he saw it on the list?

20 A He saw it on the list, and he noted
21 that the R for return was going on and off and
22 called about that. So he saw that the
23 decision was being changed.

24 Q Was it reasonable for him to call
25 up and find out what was going on since the R

1 JANKOUSKY

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2 was going on and off?

3 MS. GOODELL: Objection to the form
4 of the question.

5 A Was it reasonable, I guess. I
6 guess it could be.

7 Q Did you talk to him about it?

8 A Yes.

9 Q Was there a resolution? I mean he
10 made an inquiry.

11 You talked to him, was there a
12 resolution of the issue?

13 A Yes.

14 Q What was the resolution of the
15 issue?

16 A Pay the check.

17 Q Were you in agreement with that?

18 A I was fine with that, yes.

19 Q Were there any other incidents with
20 Paul Santamaria?

21 A There was CSRs, incentive
22 compensation referrals, that were deemed to be
23 incorrect, were fraudulent.

24 Q What's a CSR incentive compensation
25 referral?